Entered 12/22/04 15:00:05 Desc Main Page 1 of 7 Case 04-47089 Doc 1 Filed 12/22/04 Document (Official Form 1) (12/03)

Northern District of Illinois		Voluntary Petition		
Name of Debtor (if individual, enter Last, First, Middle): Warren, Rosemary B.	Name of Joint Debtor (Spouse) (I	Last, First, Middle):		
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names): aka Rosemary Boxley		All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):		
Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): xxx-xx-7090	Last four digits of Soc. Sec. No. / (if more than one, state all):	Complete EIN or other Tax I.D. No.		
Street Address of Debtor (No. & Street, City, State & Zip Code): 2 West 137th Place Riverdale, IL 60827	Street Address of Joint Debtor (No	o. & Street, City, State & Zip Code):		
County of Residence or of the Principal Place of Business: Cook	County of Residence or of the Principal Place of Business:			
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor	(if different from street address):		
Location of Principal Assets of Business Debtor (if different from street address above):				
 Venue (Check any applicable box) ■ Debtor has been domiciled or has had a residence, principal pl preceding the date of this petition or for a longer part of such □ There is a bankruptcy case concerning debtor's affiliate, general 	180 days than in any other District.			
Type of Debtor (Check all boxes that apply) ☐ Individual(s) ☐ Railroad ☐ Corporation ☐ Stockbroker ☐ Partnership ☐ Commodity Broker ☐ Other ☐ Clearing Bank	the Petition is I	ankruptcy Code Under Which Filed (Check one box) Chapter 11		
Nature of Debts (Check one box) ■ Consumer/Non-Business □ Business	■ Full Filing Fee attached	(Check one box)		
Chapter 11 Small Business (Check all boxes that apply) ☐ Debtor is a small business as defined in 11 U.S.C. § 101 ☐ Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)	Must attach signed application	Ilments (Applicable to individuals only.) on for the court's consideration hable to pay fee except in installments. Form No. 3.		
Statistical/Administrative Information (Estimates only) ■ Debtor estimates that funds will be available for distribution to □ Debtor estimates that, after any exempt property is excluded ar will be no funds available for distribution to unsecured creditor	nd administrative expenses paid, there	THIS SPACE IS FOR COURT USE ONLY		
Estimated Number of Creditors 1-15 16-49 50-99 10	0-199 200-999 1000-over			
	0,000,001 to \$50,000,001 to More than 0 million \$100 million \$100 million			
	0,000,001 to \$50,000,001 to More than 0 million \$100 million \$100 million			

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Voluntary Petition Document	NaAgeD2bof(v:	FORM B1, Page 2					
(This page must be completed and filed in every case)	Warren, Rosemary B.						
Prior Bankruptcy Case Filed Within Last 6		Date Filed:					
Location Where Filed: Northern District of Illinois, Eastern Division	Case Number: 01-30780	8/31/01					
Pending Bankruptcy Case Filed by any Spouse, Partner, or							
Name of Debtor:	Case Number:	Date Filed:					
- None -	Cuse Tumber.	Bute I fied.					
District:	Relationship:	Judge:					
	•						
Signa	atures						
Signature(s) of Debtor(s) (Individual/Joint) Exhibit A							
I declare under penalty of perjury that the information provided in this	(To be completed if debtor is required to file periodic reports (e.g., forms						
petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts	Section 13 or 15(d) of the Securities ar	nd Exchange Commission pursuant to					
and has chosen to file under chapter 7] I am aware that I may proceed	requesting relief under chapter 11)						
under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under	☐ Exhibit A is attached and mad	le a part of this petition.					
chapter 7.		hibit B					
I request relief in accordance with the chapter of title 11, United States		f debtor is an individual marily consumer debts)					
Code, specified in this petition.	I, the attorney for the petitioner nam						
X /s/ Rosemary B. Warren	that I have informed the petitioner th						
Signature of Debtor Rosemary B. Warren	chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.						
X							
Signature of Joint Debtor	X /s/ Vikram R. Barad ARDC No.: 625256ber 22, 2004 Signature of Attorney for Debtor(s) Date						
	Vikram R. Barad ARDC						
Telephone Number (If not represented by attorney)		hibit C					
December 22, 2004	Does the debtor own or have possession of any property that poses a threat of imminent and identifiable harm to public health or						
Date	safety?						
Signature of Attorney	☐ Yes, and Exhibit C is attached■ No	and made a part of this petition.					
X /s/ Vikram R. Barad ARDC No.: 6277076							
Signature of Attorney for Debtor(s)	Signature of Non-Attorney Petition Preparer						
Vikram R. Barad ARDC No.: 6277076	I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have						
Printed Name of Attorney for Debtor(s)	provided the debtor with a copy of t						
Greenberg & Associates							
Firm Name	Printed Name of Bankruptcy Petition Preparer						
20 East Jackson Boulevard Suite 800							
Chicago, Illinois, 60604	Social Security Number (Require	red by 11 U.S.C.§ 110(c).)					
Address Email: lgreenberg@greenberglaw.net							
(312) 408-0007 Fax: (312) 427-8543 Telephone Number							
December 22, 2004	Address						
Date		bers of all other individuals who					
	prepared or assisted in preparing	g this document:					
Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this							
petition is true and correct, and that I have been authorized to file this							
petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11,	If more than one person prepare	ed this document, attach additional					
United States Code, specified in this petition.	sheets conforming to the approp	oriate official form for each person.					
X	X						
X	X	n Preparer					
Printed Name of Authorized Individual	Date						
	A bankruptcy petition preparer's	s failure to comply with the					
Title of Authorized Individual	provisions of title 11 and the Fe Procedure may result in fines or						
Data	U.S.C. § 110; 18 U.S.C. § 156.	imprisonment of bour. 11					
Date	-						

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
- 2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
- 5. Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)

- 1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
- 3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
- 4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a Chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer (\$200 filing fee plus \$39 administrative fee)

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

/s/ Rosemary B. Warren	December 22, 2004	
Debtor's Signature	Date	Case Number

I, the debtor, affirm that I have read this notice.

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United States Bankruptcy CourtNorthern District of Illinois

		Tion therm District of Hillions		
In re	Rosemary B. Warren		Case No.	
		Debtor(s)	Chapter 13	
	VE	RIFICATION OF CREDITOR M	IATRIX	
		Number of	Creditors:	28
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of credi	tors is true and correct to	the best of my
Date:	December 22, 2004	/s/ Rosemary B. Warren		

10 Minute Payday Loans 408 N. Wells Street Chicago, IL 60610

AmeriCash 1513 E. 53rd Street Chicago, IL 60615

Ameritech/Cingular Bill Payment Center Chicago, IL 60663-0001

Avon Products, Inc. Administrative Offices 6901 Golf Road Morton Grove, IL 60053

Brother Loan 6100 West 63rd Street Summit Argo, IL 60501

Christ Hospital 4440 West 95th Street Oak Lawn, IL 60453

Comcast Attn: Bankruptcy Dept. 943 N. Expressway #15-PMB Brownsville, TX 78520

ComEd Bill Payment Center Chicago, IL 60668-0001

CPS Auto PO Box 98720 Phoenix, AZ 85038-0720

CPS Auto PO Box 98720 Phoenix, AZ 85038

Devon Financial Service 2400 Devon Ave. Chicago, IL 60659 First Consumer National Bank P.O. Box 2638 Omaha, NE 68103-2638

First Premier Bank P.O. Box 5147 Sioux Falls, SD 57117-5147

Hinckley Springs 6055 South Harlem Avenue Chicago, IL 60638

Holy Cross Hospital Payment Center P.O. Box 2166 Bedford Park, IL 60499-2166

Instant Cash Advance 1113 W. Chicago Ave. Chicago, IL 60622

Internal Revenue Service Stop 5010 230 S. Dearborn Chicago, IL 60604

Jeffro Furniture c/o Paul D. Lawent 330 S. Wells Ste. 1310 Chicago, IL 60606

Ltd Commodities c/o PFG of Minnesota 7825 Washington Ave, Ste. 410 Minneapolis, MN 55439-2409

Midwest Savers 4990 Northwind Drive Suite 100 East Lansing, MI 48823

Nicor Gas Attn: Bankruptcy Department P.O. Box 310 Aurora, IL 60507-0310 Payday Loans 8026 S. Cicero Cicero, IL 60459

Payday Loans 1657 Sibley Calumet City, IL 60409

Peoples Energy Chicago, IL 60687-0001

Rogers Auto Group 2720 S. Michigan Chicago, IL 60616

Sun Cash 598 S. Torrence Calumet City, IL 60409

T-Mobile, Bankruptcy P.O. Box 37380 Albuquerque, NM 87176

Thornridge high school 150 Cottage Grove Dolton, IL 60419